

Rates effective 09/01/2010; subject to change
APR = Annual Percentage Rate

Home Equity Line of Credit

Up to 80% combined loan-to-value	Margin	As low as APR
\$25,000 or more	Prime + 0.75	5.00%
\$10,000-\$24,999	Prime + 1.25	5.50%

Variable rate, interest-only payments

All lines of credit have a maximum term of 7 years; rates subject to change on the 1st of every month; rates based on Prime Rate as published in the *Wall Street Journal* on the last business day of the preceding month; maximum rate is 18.0% APR; minimum rate is 5.0% APR

Current prime rate: 3.25%

Home Equity Fixed-Rate

Up to 80% combined loan-to-value	Term	As low as APR
\$10,000-\$400,000	Up to 60 mos.	5.75%
\$10,000-\$400,000	61-120 mos.	7.00%
\$10,000-\$400,000	121-180 mos.	7.75%
\$10,000-\$400,000	7-year balloon*	6.50%

Enjoy the lower payment balloon option!

*Up to 20-year amortization
 Pmt example 10k loan @ 5.75% for 60 months at \$19.26 per \$1,000 borrowed

First Mortgage assistance

Oak Trust can help you when you're shopping for a new home, or looking to refinance your current mortgage. We can help you with a variety of financing options:

- Up to 95% financing
- Cash-out on refinanced mortgages
- Balloon mortgages
- Fixed-rate mortgages
- Adjustable rate mortgages

Our lenders will help you identify the right mortgage for your particular needs, beginning with a pre-qualification to determine a comfortable mortgage amount. We also can offer free, quick and easy pre-approvals so you can shop for your home with confidence.

Branch Locations

Member Service: 1-800-232-6728
 630-792-0100 Chicagoland
 Phone Banking (MAX): 1-800-446-6629
 1-630-792-0000 Chicagoland
 Fax: 630-792-0300
 Online at: www.oaktrust.com
 Email: info@oaktrust.com
 Mail payments to: 1811 W Diehl Road, Ste. 700
 Naperville, IL 60563-6425

ILLINOIS

Villa Park

STE34
 100 E Roosevelt RD
 Villa Park IL
 60181-3529
 630-279-5187

Lobby Hours*

M-F 10:00am-6:00pm
 Sat Closed

MINNESOTA

Eagan Diffley Road

1642 Diffley RD
 Eagan MN
 55122-2213
 651-686-1040

Lobby Hours*

M-F 9:00am-6:00pm
 Sat 9:00am-1:00pm

Drive-up Hours*

M-F 8:00am-6:00pm
 Sat 9:00am-1:00pm

This credit union is federally insured by the National Credit Union Administration *Holidays not included

Loan Rates & Information

Great rates! SPECIAL Auto Loans

Loans up to 84 months with rates as low as 4.49% APR

SMART.simple.SOLUTIONS.



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Auto**		
New Auto	Term	As low as APR
2009 or newer	Up to 36 mos.	4.49%
2009 or newer	37- 66 mos.	5.49%
2009 or newer	67-84 mos.	6.49%
Used Auto	Term	As low as APR
2008/2007	Up to 60 mos.	5.49%
2006/2005	Up to 60 mos.	6.49%
2004 or older	Up to 48 mos.	7.49%

We offer loan protection, extended warranties & GAP

Boat and RV**		
New Boat/RV	Term	As low as APR
2009 or newer	Up to 66 mos.	5.75%
2009 or newer	Up to 72 mos.	6.49%
2009 or newer	73-180 mos.	7.99%
Used Boat/RV	Term	As low as APR
2008/2007	Up to 60 mos.	5.75%
2006/2005	Up to 60 mos.	6.49%
2004 or older	Up to 48 mos.	7.49%
2008 and older	61-180 mos.	8.99%

Lower payment balloon loans available!

Motorcycle**		
New Motorcycle	Term	As low as APR
2009 or newer	Up to 60 mos.	8.49%
Less than \$8,000	Up to 60 mos.	11.49%
Used Motorcycle	Term	As low as APR
2008/2007	Up to 60 mos.	9.49%
2006/2005	Up to 60 mos.	10.49%
2004 or older	Up to 48 mos.	11.49%
Less than \$8,000	Up to 60 mos.	11.74%

Signature**		
Personal loan	Term	As low as APR
	Up to 36 mos.	10.75%

**Rates based on credit.

Overdraft Line of Credit: Variable-rate		
Only for Rewards checking users	Margin	APR
\$0 or more	Prime + 8%	12.50%
maximum rate is 18.0% APR; minimum rate is 12.50% APR		
Visa® Credit Card: Variable-rate cards		
Platinum Plus	Prime + 6.5%	9.75%
maximum rate is 16.9% APR		
Platinum	Prime + 10.5%	13.75%
maximum rate is 16.9% APR		
Rates determined by adding a margin to the Prime Rate as published in the <i>Wall Street Journal</i> on the last business day of the month preceding an interest adjustment date: January 1, April 1, July 1, and October 1		
Current prime rate: 3.25%		

Savings Secured		
Oak Trust Savings	Term	APR
	Up to 24 mos.	3.00%

Certificate Secured		
Oak Trust Certificates; rate is 4.25% APR above the rate certificate is earning; certificate-secured loan term cannot exceed the term of the certificate		
First Mortgage Services		
We can assist you with building, purchasing or refinancing your home, vacation property, or investment property. We offer a variety of programs including: 15-, 20-, or 30-year fixed, ARMs, VA, FHA and more. Call or stop in to your local branch for more information and rates.		

Home Equity Information													
Closing costs	We charge only direct and actual costs incurred by us; approximate costs you can expect (other fees may apply)												
	<table> <tr> <td>Appraisal</td> <td>\$35-\$350</td> </tr> <tr> <td>Abstract/Title Ins/Search Fees</td> <td>\$80-\$425</td> </tr> <tr> <td>Mortgage Registration Tax</td> <td>\$23-\$485</td> </tr> <tr> <td>Recording Fees</td> <td>\$20-\$550</td> </tr> <tr> <td>Flood Certification</td> <td>\$14-\$20</td> </tr> </table>	Appraisal	\$35-\$350	Abstract/Title Ins/Search Fees	\$80-\$425	Mortgage Registration Tax	\$23-\$485	Recording Fees	\$20-\$550	Flood Certification	\$14-\$20		
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What we'll need	Please submit the following items (this will speed up your loan decision!) <ul style="list-style-type: none"> • Copy of last year's W2s • Copy of recent pay stub from each borrower • Declaration of home owner's insurance • Copy of most recent mortgage statement • Copy of first mortgage documents • Copy of most recent property tax bill and/or appraisal • Copy of each borrower's driver's license 												
How to calculate your available equity	Loan-to-value (LTV) is the ratio of the loan amount(s) to the value of the property. For example: an 80% LTV on a property valued at \$100,000 is \$80,000, meaning that the total mortgages owed on the property must total \$80,000 or less to qualify for an 80% LTV loan.												
To determine how much equity you have available, take your estimated current market value, multiply it by the LTV percentage (we lend up to 80%), then subtract your first mortgage balance, and any second or additional mortgages.													
Example: Your home appraised for \$200,000. You are interested in an 80% LTV loan, and the balance on your first mortgage is \$90,000, and the balance on your second mortgage is \$25,000													
<table> <tr> <td>(Estimated) current market value</td> <td>\$200,000</td> </tr> <tr> <td>Multiply LTV (85% or 100%)</td> <td>x 80%</td> </tr> <tr> <td></td> <td>= \$160,000</td> </tr> <tr> <td>Minus current mortgage balance</td> <td>- \$90,000</td> </tr> <tr> <td>Minus current mortgage balance</td> <td>- \$25,000</td> </tr> <tr> <td>Maximum Loan</td> <td>= \$45,000</td> </tr> </table>		(Estimated) current market value	\$200,000	Multiply LTV (85% or 100%)	x 80%		= \$160,000	Minus current mortgage balance	- \$90,000	Minus current mortgage balance	- \$25,000	Maximum Loan	= \$45,000
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Your maximum loan amount at 80% LTV is \$45,000													